

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

WILLIAM C OFFLEY  
MARY L OFFLEY  
Debtor(s)

Case No. 18-20195CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/19/2018.
- 2) The plan was confirmed on 03/19/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/12/2018, 02/01/2019, 04/01/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/21/2023.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 72.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$58,880.58.
- 10) Amount of unsecured claims discharged without full payment: \$41,071.50.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$258,240.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$258,240.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$10,035.09  
Court Costs \$310.00  
Trustee Expenses & Compensation \$11,717.36  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$22,062.45**

Attorney fees paid and disclosed by debtor: \$750.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AERO FEDERAL CREDIT UNION	Unsecured	5,023.99	NA	NA	0.00	0.00
CHOICE RESTORATIVE MEDICINE	Unsecured	401.25	561.75	561.75	156.73	0.00
CREDIT FIRST NA*	Unsecured	0.00	NA	NA	0.00	0.00
DIRECTV LLC BY AMERICAN INFOSC	Unsecured	459.66	459.66	459.66	128.49	0.00
EVERETT AND HURITE OPHTHALMIC .	Unsecured	305.00	305.00	305.00	73.28	0.00
FIRST ASSOCIATES LOAN SERVICING	Unsecured	2,525.46	2,804.56	2,804.56	806.96	0.00
LVNV FUNDING LLC	Secured	0.00	1,648.37	0.00	0.00	0.00
LVNV FUNDING LLC	Secured	26,026.69	26,911.19	26,911.16	26,911.16	2,545.76
LVNV FUNDING LLC, ASSIGNEE	Unsecured	4,357.05	4,953.78	4,953.78	1,425.35	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	2,457.28	2,897.00	2,897.00	833.55	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	883.63	1,132.66	1,132.66	316.62	0.00
MIDLAND FUNDING LLC	Unsecured	5,532.16	6,074.42	6,074.42	1,747.79	0.00
MIDLAND FUNDING LLC	Unsecured	3,997.66	4,391.91	4,391.91	1,263.68	0.00
MIDLAND FUNDING LLC	Unsecured	1,050.00	1,196.85	1,196.85	334.56	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	27,422.05	25,877.66	25,877.66	25,877.66	2,807.26
ONE MAIN FINANCIAL GROUP LLC A	Secured	4,421.20	3,390.08	3,390.08	3,390.08	319.29
ONE MAIN FINANCIAL GROUP LLC A	Secured	0.00	0.00	0.00	0.00	0.00
PENN POWER/FIRST ENERGY*	Unsecured	813.39	596.72	596.72	166.80	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	555.31	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	24,745.00	17,703.08	17,703.08	5,093.70	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,694.16	1,999.52	1,999.52	575.32	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	231.32	393.33	393.33	109.95	0.00
SALLIE MAE BANK	Unsecured	15,838.56	16,234.43	16,234.43	4,671.12	0.00
SPECIALIZED LOAN SVCNG LLC - AC	Secured	9,922.18	11,096.49	9,922.18	9,922.18	2,087.90
SPECIALIZED LOAN SVCNG LLC - AC	Secured	0.00	0.00	1,174.31	1,174.31	0.00
UPMC HEALTH SERVICES	Unsecured	119.38	119.38	119.38	33.37	0.00
UPMC HEALTH SERVICES	Unsecured	885.01	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	70.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	43,257.14	43,973.59	43,973.59	12,652.50	0.00
USAA SAVINGS BANK	Unsecured	2,126.39	2,458.71	2,458.71	707.45	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	368.48	368.48	106.02	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WILMINGTON TRUST NA - TRUSTEE	Secured	183,411.03	190,498.45	0.00	114,194.55	0.00
WILMINGTON TRUST NA - TRUSTEE	Secured	0.00	15,744.16	15,744.16	15,744.16	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$11,096.49	\$125,291.04	\$2,087.90
Mortgage Arrearage	\$15,744.16	\$15,744.16	\$0.00
Debt Secured by Vehicle	\$56,178.90	\$56,178.90	\$5,672.31
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$83,019.55</b>	<b>\$197,214.10</b>	<b>\$7,760.21</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$108,624.83</b>	<b>\$31,203.24</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$22,062.45</u>	
Disbursements to Creditors	<u>\$236,177.55</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$258,240.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/19/2024

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.